

Policy Terms, Conditions and Warranties

You should read through all policy terms, conditions and warranties shown on your policy documentation. Please ensure you understand them and are able to follow their requirements exactly. If not, please advise us immediately, as a breach of any terms, conditions or warranties may enable your insurer to terminate your policy from the date of that breach, and/or repudiate a claim under your policy.

Governing Law

This terms of business shall be governed by and construed in accordance with, the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the courts of England and Wales.

Other Taxes or Costs

Other taxes or costs, or both, may exist in relation to the products and services offered by us which are not paid through, nor imposed, by us.

Whose products do we offer?

We offer products from a range of insurers for private cars, light vans and buildings & contents (non-commercial).

We only offer products from a limited number of insurers for Motor Trade, Heavy Goods Vehicles(HGV), Fleet, Liability, Landlords, Commercial Premises and Commercial Combined non-investment insurance contracts. Ask us for a list of insurers we offer insurance from.

We can only offer products from either Tradex Insurance Company Ltd t/a Westminster Insurance or Aviva Insurance (UK) Ltd t/a TFP Schemes, dependant on the area in which your business is located, for Taxi Insurance.

Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs for Private Car, Motor Cycle, Commercial Vehicle, Household and Commercial Insurance.

What Fees will you have to pay us for our services?

Private Cars/Light Vans/Household/Let Property:

New Business up to £400.00 - Mid Term Adjustments up to £75.00 - Renewals up to £250.00

Uninsured Loss Recovery Service - No Fee

Duplicate Documents - £10.00

Breakdown Cover up to £20.00

Motor Trade and Larger Combined Risks:

New Business up to £400.00 - Mid Term Adjustments up to £75.00 - Renewals up to £250.00

Uninsured Loss Recovery Service - No Fee

Duplicate Documents - £10.00

HGV/Special Types & Plant/Including Multi Vehicles not including Fleet:

New Business up to £500.00 - Mid Term Adjustments up to £100.00 - Renewals up to £500.00

Uninsured Loss Recovery Service - No Fee

Duplicate Documents - £10.00

Fleets/Larger Specified Risks:

New Business up to £1000.00 - Mid Term Adjustments up to £100.00 - Renewals up to £1000.00

Uninsured Loss Recovery Service - No Fee

Duplicate Documents - £10.00

Security

We do not guarantee the solvency of any Insurer we place business with.

A liability for the premium, whether in full or pro-rata, may arise under policies where a participating insurer becomes insolvent.

In the event that an insurer becomes insolvent or delays making a claims settlement we do not accept liability for any unpaid amounts.

Who regulates us?

Broadsure Direct, 4th Floor, Argyle Centre, York Street, Ramsgate, Kent, CT11 9DS is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 306354.

Our permitted business is advising on and arranging Non-Investment Insurance contracts.

You can check this on the FCA's Register by visiting the FCA's website www.fca.gov.uk/register or by contacting the FCA on 0845 606 1234.

The FCA is the independent watchdog that regulates financial services, use this information to decide if our services are right for you.

Complaints

It is our intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet these standards, please contact the member of staff you were dealing with, either verbally or in writing. They will take details of your concerns and will then acknowledge in writing, advising you of who is dealing with the matter and how we will handle your complaint.

If you wish to register a complaint, please contact us in writing

Write to : Broadsure Direct, (Complaints Department), 4th Floor, The Argyle Centre, York Street, Ramsgate, Kent. CT11 9DS

...by Telephone : 01843 594477

If you cannot settle your complaint with us, you may be entitled to refer it to the Ombudsman Service. A copy of the complaints procedure is available on request.

Are we covered by the Financial Services Compensation Scheme

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.
